

SECOND REQUEST FOR PRELIMINARY AMENDMENT TO  
PATENT APPLICATION PURSUANT TO 37 C.F.R. § 1.115  
Kasower, Sheldon  
Application No. 10/724,315  
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Atty Docket No.: Mighty Net- Cradle

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Kasower, Sheldon

Application No.: 10/724315

Filed: November 27, 2002

For: ON-LINE METHOD FOR  
CONSOLIDATING CREDIT LIFE  
INSURANCE BENEFITS

Examiner: Nguyen, Tan D.

Art Group: 3629

**SECOND REQUEST FOR PRELIMINARY AMENDMENT TO**  
**PATENT APPLICATION PURSUANT TO 37 C.F.R. § 1.115**

Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

Dear Examiner Nguyen:

Applicant hereby requests to preliminarily amend the above referenced patent application for the second time by making the following numerous but important amendments and additions to the Claims. The Applicant notes that these changes are made for the purpose of clarity and completeness only and not to add new matter to the Application.

Please see the changes to the Claims hereinbelow: